

## MAXIM BAGINSKIY

**REAL ESTATE BROKER/INVESTMENT ADVISOR** 

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Right at Home Realty Brokerage Inc., 905-695-7888

During the past 20 years, I have been working on developing various investment strategies centered around depositing money into real estate and bringing it to life. My clientele includes beginners as well as experienced professionals. Throughout my career, I helped more than a thousand people obtain financial independence. For the past three years my company - Invest Connect Management – was the bridge between developers and investors wishing to obtain interesting units in new projects in Toronto. However, in this article I would

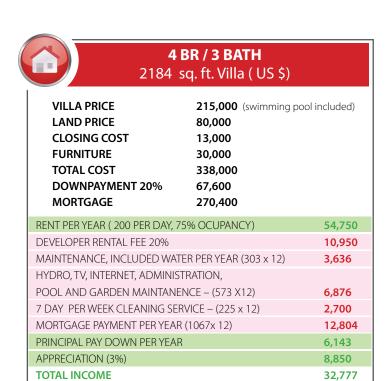
The New Course in Investments – **SUPER PROFITS!** 

like to focus on an absolutely new investment product, the yield of which beats indicators in Toronto. I am confident that this offer will interest many investors; thus, I will try to explain in detail all of the nuances. The first wave of the project is already built; the second will enter the market in the very near future and we already started to accept requests for reservations of units and separately standing villas. A bit about the project: the complex is located in one of the most beautiful areas of the Dominican Republic - Hispaniola Beach, beside Sosua Bay. The developer is a German company which has a great reputation from its previous projects. The two neighboring projects Aqua Sol and Hispaniola Sol are fully constructed, inhabited, and stand out with their unique style

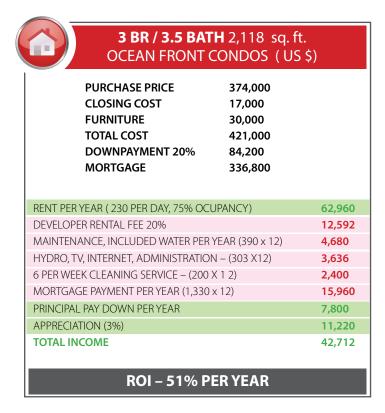
and quality. The developer takes care of the management of the projects. The location is an absolute winner. It is a mere 20 minute drive from the Puerto Plata airport, in a quiet area surrounded by tropical forests of the bay and yet it is only a 10 minute walk from the center of Sosua. This town has plenty of restaurants, banks, supermarkets, clinics and other necessities. Moreover, it has several golf courses. Sosua is a unique place in the Dominican Republic; out of the 30,000 people living there, only 10% are native, the rest are Europeans and North Americans. There are many Russian-speaking residents. The majority of service personnel speak Russian. Recently, real estate of the premium class has been actively bought by residents of Asia, which generally suggests an active

<b>2 BR / 2 BATH</b> 1477 sq. ft. Villa ( US \$)	
VILLA PRICE       180,000 (swimming pool         LAND PRICE       80,000         CLOSING COST       11,000         FURNITURE       20,000         TOTAL COST       291,000         DOWNPAYMENT 20%       58,200         MORTGAGE       232,800	ol included)
RENT PER YEAR ( 150 PER DAY, 75% OCUPANCY)	41,063
DEVELOPER RENTAL FEE 20%	8,213
MAINTENANCE, INCLUDED WATER PER YEAR (303 x 12)	3,636
HYDRO, TV, INTERNET, ADMINISTRATION,	
POOL AND GARDEN MAINTANENCE – (473 x12)	5,676
7 DAY PER WEEK CLEANING SERVICE – (225 x 1 2)	2,700
MORTGAGE PAYMENT PER YEAR (920 x 12)	11,400
PRINCIPAL PAY DOWN PER YEAR	5,290
APPRECIATION (3%)	7,800
TOTAL INCOME	22,528
ROI – 39% PER YEAR	

F T C	PURCHASE PRICE CLOSING COST FURNITURE TOTAL COST DOWNPAYMENT 20% MORTGAGE	239,000 11,000 20,000 270,000 54,000 216,000	
RENT PER YEAR (1	160 PER DAY, 75% OCUPAN	ICY)	43,850
DEVELOPER RENT	AL FEE 20%		8,760
MAINTENANCE, IN	NCLUDED WATER PER YEAR	R (290 x 12)	3,480
	NET, ADMINISTRATION - (2	253 x12)	3,036
HYDRO, TV, INTER	,		
	NING SERVICE – (200 x 12)		2,400
6 PER WEEK CLEA			2,400 10,200
6 PER WEEK CLEA	NING SERVICE – (200 x 12) 1ENT PER YEAR (850 x 12)		
6 PER WEEK CLEA MORTGAGE PAYN	NING SERVICE – (200 x 12) MENT PER YEAR (850 x 12) DWN PER YEAR		10,200



**ROI – 48% PER YEAR** 



rise in prices. Unlike tourist zones of Punta Cana, Sosua is not a reservation but rather a large - by Dominican standards - city that is very calm. In fact, the crime rate there is lower than in Canada. The nearby airport of Puerto Plata receives incoming flights from practically all major cities of Canada, the US, Europe and Asia. Sosua has recommended itself as a luxury location in the Dominican. An important factor that went into this reputation is the fact that there are no hurricanes and the unique climate of this part of the island that fluctuates between 23-27 degrees Celsius while the water does not leave the range of 26-29. These factors, amongst many others, put this region in high demand for tourists throughout the entire year. Recently, thanks to large-scale construction in the region and the emergence of Asian investors to the market, the prices in the region began to increase. If before this region was mostly bought for the purpose of obtaining a personal residence or a place to vacation, then recently more and more investors are coming here. Currently, the prices of the region are still relatively attainable but the rent - whether short or long term - significantly increased in price and is in very high demand.

Having thoroughly examined this project, rental rates, demand, offers and perspectives of the region, I have come to the conclusion that investing in Sosua right now will open great perspectives and will bring sufficient profit.

Now, I would like to perform certain calculations; following, I will discuss unique sale conditions that I was able to negotiate about with the developer of the project.

## SALES CONDITIONS

1 Upon signing the contract, you deposit \$5,000 (you can do so in Canadian dollars instead of American), and you have the opportunity to fly to Sosua for a week to see the project. For your trip, we will provide you the chance to stay in one of the villas of the project. The contract is conditional until your return. In the case of a decline, you will only pay \$2,500 for your stay at the villa and the rest of the deposit will be returned. If you are satisfied with everything and the purchase occurs - this trip is absolutely free for you. If you did not take advantage of the trip during the stage of signing the contract, you still have this opportunity and you can use it during the construction process or direct \$2,500 towards buying the real estate.

Prior to completion of construction (set for the end of 2018) you will deposit 30% of the price in the following portions: 5% from the price minus the \$5000 deposit after 90 days of signing, 5% - 120 days, 5% - 180 days, 5% - 240 days, 5% - 300 days and 5% - 365 days).

As a bonus you receive: 1 year of free maintenance (3,500 US \$), plus an additional 3,000 US \$ that you can use on upgrades, furniture, and other home necessities.

## **FINANCING**

1. The developer provides financing for 50% of the price for 5 years under 5% annually, for 3 years for 3% annually or for one year for 0% annually.

## The CanadianBank.

The purchasing price of the real estate will be added to your current mortgage with 0% down payment and 2.25% interest rate.

Further, financing is possible by opening a line of credit from 3.5% annually.

In this project we provide a large range of services: choosing the unit or villa, accompanying law contracts, financing, overlooking the construction process and an orientation tour.

In our company office we monthly conduct seminars in which we share our knowledge of how to properly invest in real estate and avoid expensive mistakes. The next seminar – held on **May 11th** – will be dedicated to this project. You can register for the seminar on **WWW.INVESTCONNECT.CA** or via phone by the number **416-832-8343**